



US007703673B2

(12) **United States Patent**
Buchheit et al.

(10) **Patent No.:** **US 7,703,673 B2**
(45) **Date of Patent:** **Apr. 27, 2010**

(54) **WEB BASED CONVERSION OF
NON-NEGOTIABLE CREDITS ASSOCIATED
WITH AN ENTITY TO ENTITY
INDEPENDENT NEGOTIABLE FUNDS**

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(76) Inventors: **Brian K. Buchheit**, 15521 SW. 49th St.,
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Primary Examiner—Edwyn Labaze

(74) *Attorney, Agent, or Firm*—Patents on Demand, P.A.;
Brian K. Buchheit

(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 994 days.

(57) **ABSTRACT**

(21) Appl. No.: **11/420,255**

(22) Filed: **May 25, 2006**

(65) **Prior Publication Data**

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(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380**; 235/375; 235/379;
235/487

(58) **Field of Classification Search** 235/380,
235/375, 379, 487, 486; 705/14, 39
See application file for complete search history.

(56) **References Cited**

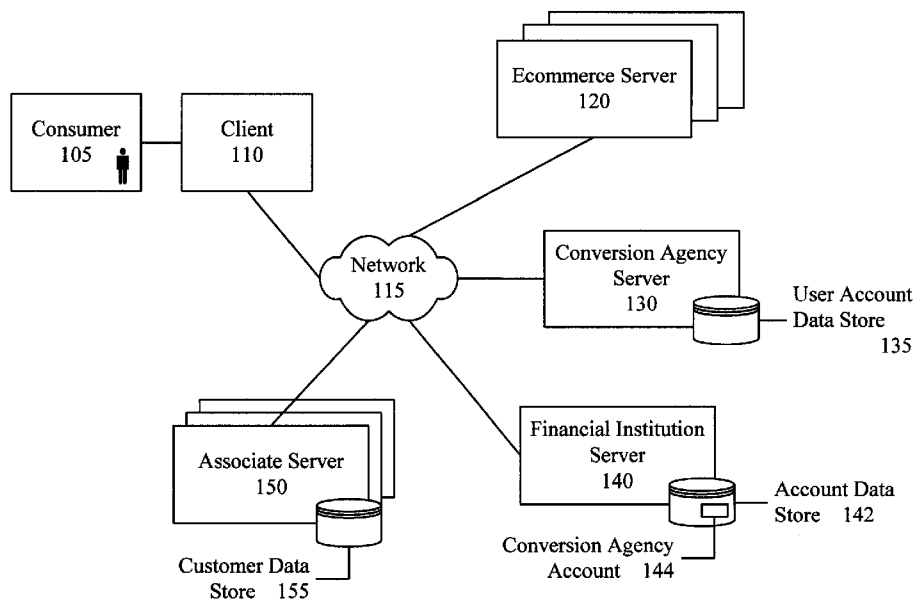
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A method for converting credits to funds can include a step of a Web site receiving user identification information. Non-negotiable credits can be identified that are associated with an entity with which the user has previously interacted. The previous interactions could have earned the non-negotiable credits. Responsive to a user request, a conversion agency can convert a quantity of the non-negotiable credits into a quantity of negotiable funds. The conversion agency can be an agency not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds. The quantity of negotiable funds can be applied to user specified purchases. At least a portion of the purchases can involve at least one vender that does not honor the non-negotiable credits.

18 Claims, 3 Drawing Sheets

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US008123127B2

(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,123,127 B2**
 (45) **Date of Patent:** ***Feb. 28, 2012**

(54) **CONVERSION OF NON-NEGOTIABLE CREDITS EARNED FROM A GAME OF CHANCE TO NEGOTIABLE FUNDS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 219 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **12/720,743**

(22) Filed: **Mar. 10, 2010**

(65) **Prior Publication Data**

US 2010/0169188 A1 Jul. 1, 2010

Related U.S. Application Data

(63) Continuation-in-part of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** 235/380, 235/375, 379, 487, 486, 382
 See application file for complete search history.

(56) **References Cited**

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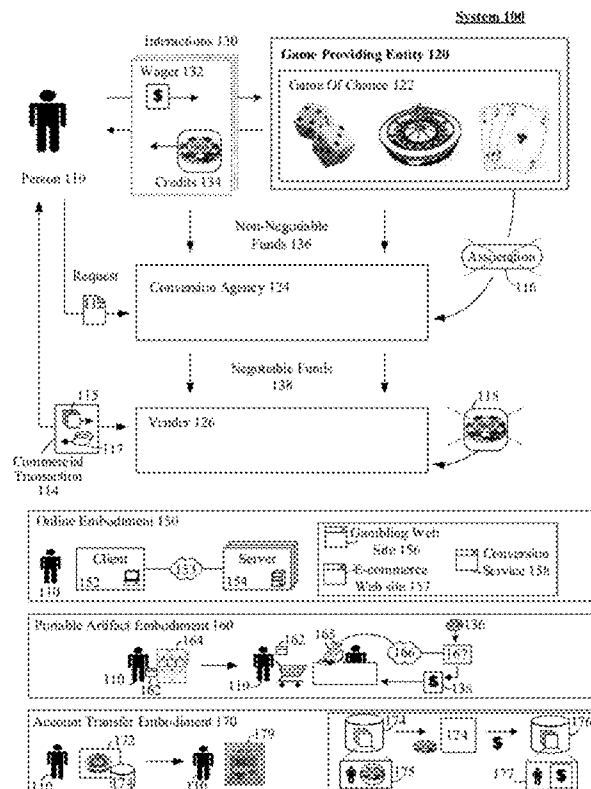
Primary Examiner — Edwyn Labaze

(74) *Attorney, Agent, or Firm* — Brian K. Buchheit; Sean McGhie

(57) **ABSTRACT**

Entertainment credits from a game of chance can be identified. The entertainment credits can be associated with an entity with which a user has previously interacted. The previous interactions can earning the entertainment credits, which are non-negotiable credits. Responsive to a user request, a conversion agency can convert a quantity of the entertainment credits to a quantity of negotiable funds, wherein the conversion agency is not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds, wherein the quantity of negotiable funds are able to be applied to user specified purchases, wherein at least a portion of the user specified purchases involve at least one vendor that does not honor the non-negotiable credits.

25 Claims, 4 Drawing Sheets



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US008162209B2

(12) **United States Patent**
Buchheit et al.

(10) **Patent No.:** **US 8,162,209 B2**
(45) **Date of Patent:** ***Apr. 24, 2012**

(54) **STOREFRONT PURCHASES UTILIZING
NON-NEGOTIABLE CREDITS EARNED
FROM A GAME OF CHANCE**

(76) Inventors: **Brian K. Buchheit**, Weston, FL (US);
Sean I. McGhie, Boca Raton, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 201 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **12/759,506**

(22) Filed: **Apr. 13, 2010**

(65) **Prior Publication Data**

US 2010/0268587 A1 Oct. 21, 2010

Related U.S. Application Data

(63) Continuation-in-part of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673, and a continuation-in-part of application No. 12/720,743, filed on Mar. 10, 2010.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** 235/380, 235/375, 379, 487, 486, 382
See application file for complete search history.

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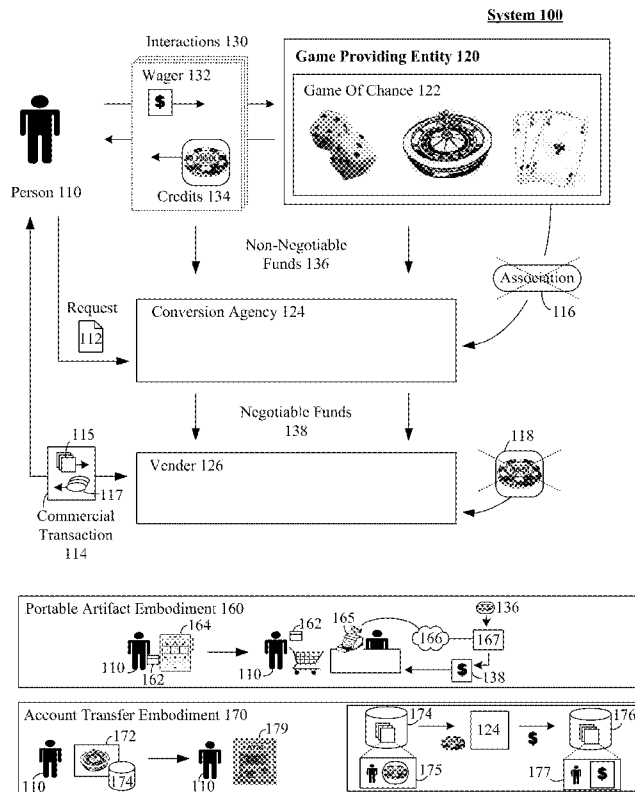
Primary Examiner — Edwyn Labaze

(74) *Attorney, Agent, or Firm* — Patents on Demand, P.A.;
Brian K. Buchheit

(57) **ABSTRACT**

Entertainment credits from a game of chance can be identified. The entertainment credits can be associated with an entity with which a user has previously interacted. The previous interactions can earning the entertainment credits, which are non-negotiable credits. Responsive to a user request, a conversion agency can convert a quantity of the entertainment credits to a quantity of negotiable funds, wherein the conversion agency is not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds within a vender storefront physically proximate and distinctly independent of the entity, wherein the quantity of negotiable funds are able to be applied to user specified purchases within the storefront, wherein the vender does not honor the non-negotiable credits.

37 Claims, 5 Drawing Sheets





US008181863B1

(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,181,863 B1**
(45) **Date of Patent:** ***May 22, 2012**

(54) **CONVERSION OF NON-NEGOTIABLE CREDITS TO NEGOTIABLE FUNDS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **13/359,080**

(22) Filed: **Jan. 26, 2012**

Related U.S. Application Data

(63) Continuation of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** **235/380, 235/375, 379, 487, 486, 382**

See application file for complete search history.

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Primary Examiner — Edwyn Labaze

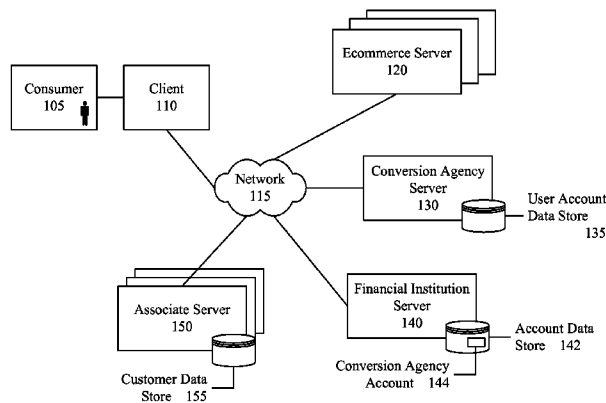
(74) *Attorney, Agent, or Firm* — Patents on Demand, P.A.;
Brian K. Buchheit

(57) **ABSTRACT**

Non-negotiable credits can be identified that are from a game associated with an entity with which previous interactions have occurred. The previous interactions can earn the non-negotiable credits. A quantity of the non-negotiable credits can be converted to a quantity of negotiable funds. The converting can be performed by a different legal entity than the entity. Access to the quantity of negotiable funds can be permitted for purchases with at least one vender that does not honor the non-negotiable credits. The identifying, the converting, and the permitting can be performed by computing equipment having at least one processor executing program instructions that are digitally encoded in at least one storage device.

57 Claims, 3 Drawing Sheets

100



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US008181864B1

(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,181,864 B1**
(45) **Date of Patent:** ***May 22, 2012**

(54) **CONVERSION OF NON-NEGOTIABLE CREDITS TO NEGOTIABLE FUNDS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **13/359,104**

(22) Filed: **Jan. 26, 2012**

Related U.S. Application Data

(63) Continuation of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** **235/380, 235/375, 379, 487, 486, 382**

See application file for complete search history.

(56) **References Cited**

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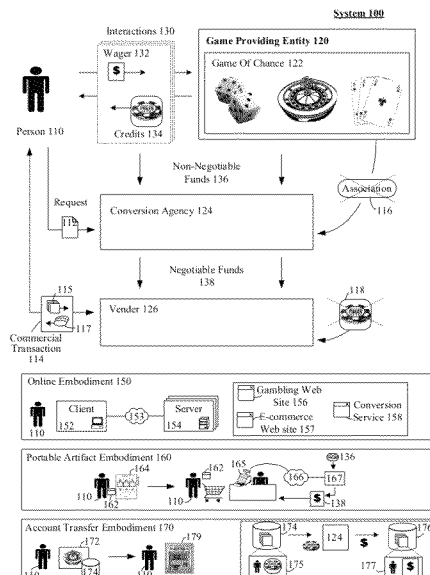
Primary Examiner — Edwyn Labaze

(74) *Attorney, Agent, or Firm* — Patents on Demand, P.A.;
Brian K. Buchheit

(57) **ABSTRACT**

Non-negotiable credits earned from previous interactions with an entity can be identified. A quantity of the non-negotiable credits can be converted to a quantity of negotiable funds. The converting can be performed by a different legal entity than the entity. Access to the quantity of negotiable funds can be permitted. The quantity of negotiable funds are able to be applied to one or more purchases with at least one vender that does not accept the non-negotiable credits in absence of the converting. The identifying of non-negotiable credits, the converting, and the permitting of access to the negotiable funds can be performed by computing equipment having at least one processor executing program instructions that are digitally encoded in at least one storage device.

40 Claims, 4 Drawing Sheets



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(12) **United States Patent**
McGhie et al.

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(54) **STOREFRONT PURCHASES UTILIZING
NON-NEGOTIABLE CREDITS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 0 days.

This patent is subject to a terminal dis-
claimer.

(21) Appl. No.: **13/359,120**

(22) Filed: **Jan. 26, 2012**

Related U.S. Application Data

(63) Continuation of application No. 11/420,255, filed on
May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** **235/380,**
235/375, 379, 487, 486, 382
See application file for complete search history.

(56) References Cited

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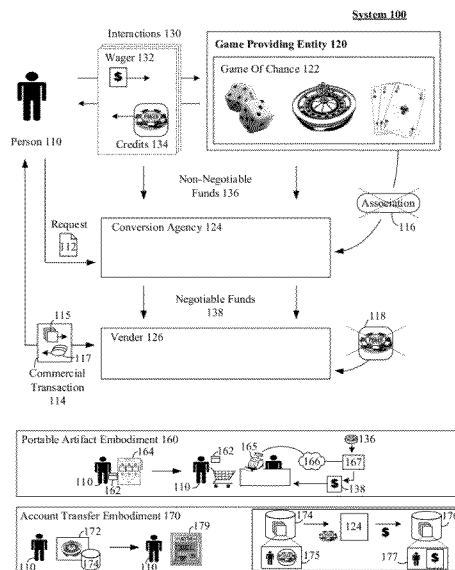
Primary Examiner — Edwyn Labaze

(74) *Attorney, Agent, or Firm* — Patents on Demand, P.A.;
Brian K. Buchheit; Scott M. Garrett

(57) ABSTRACT

A conversion of a quantity of non-negotiable credits to a quantity of negotiable funds can be initiated for a storefront purchase. The non-negotiable credits can be earned from previous interactions with an entity. The converting can be performed by a different legal entity than the entity. The storefront purchase can be completed, during which at least a portion of the non-negotiable credits are expended. The vender providing a good or service for the storefront purchase may not directly honor the non-negotiable credits in absence of the converting. Responsive to the conversion and the completing of the storefront purchase, the good or service can be provided to a purchaser and the quantity of negotiable funds for the storefront purchase can be provided to the vender.

44 Claims, 5 Drawing Sheets



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(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,201,734 B1**
(45) **Date of Patent:** ***Jun. 19, 2012**

(54) **CONVERSION OF NON-NEGOTIABLE CREDITS ASSOCIATED WITH AN ENTITY INTO ENTITY INDEPENDENT NEGOTIABLE FUNDS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

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(21) Appl. No.: **13/428,656**

(22) Filed: **Mar. 23, 2012**

Related U.S. Application Data

(63) Continuation of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** **235/380, 235/375, 379, 487, 486; 705/14, 39**
See application file for complete search history.

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Primary Examiner — Edwyn Labaze

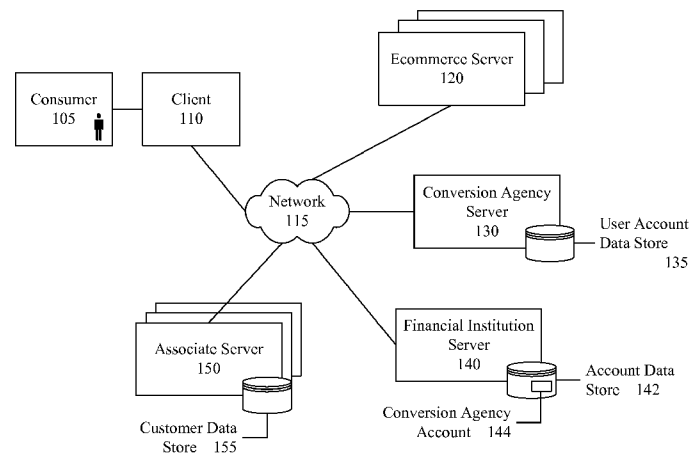
(74) *Attorney, Agent, or Firm* — Patents on Demand, P.A.;
Brian K. Buchheit; Scott M. Garrett

(57) **ABSTRACT**

Non-negotiable credits can be identified that are from previous interactions with an entity. The previous interactions can earn the non-negotiable credits. A quantity of the non-negotiable credits can be converted to a quantity of negotiable funds. The converting can be performed by a different legal entity than the entity. Access to the quantity of negotiable funds can be permitted for purchases with at least one vender that does not honor the non-negotiable credits in absence of the converting of the non-negotiable credits into negotiable funds. The identifying, the converting, and the permitting can be performed by computing equipment having at least one processor executing program instructions that are digitally encoded in at least one storage device.

30 Claims, 3 Drawing Sheets

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US008245925B1

(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,245,925 B1**
(45) **Date of Patent:** ***Aug. 21, 2012**

(54) **ONLINE PURCHASES INVOLVING AN EXCHANGE OF NON-NEGOTIABLE CREDITS WITH RESTRICTIONS INTO ENTITY INDEPENDENT NEGOTIABLE FUNDS WITHOUT THE RESTRICTIONS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

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(21) Appl. No.: **13/441,365**

(22) Filed: **Apr. 6, 2012**

Related U.S. Application Data

(63) Continuation of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** **235/380, 235/375, 379, 487, 486; 705/14, 39**
See application file for complete search history.

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Primary Examiner — Edwyn Labaze

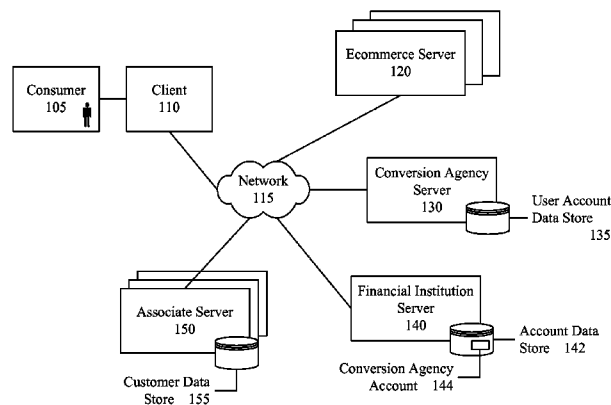
(74) *Attorney, Agent, or Firm* — Sean L. McGhie; Brian K. Buchheit

(57) ABSTRACT

Non-negotiable credits can be identified that are from previous interactions with an entity. The previous interactions can earn the non-negotiable credits. A quantity of the non-negotiable credits can be converted to a quantity of negotiable funds. The converting can be performed by a different legal entity than the entity. Access to the quantity of negotiable funds can be permitted for purchases with at least one vendor that does not honor the non-negotiable credits in absence of the converting of the non-negotiable credits into negotiable funds. The identifying, the converting, and the permitting can be performed by computing equipment having at least one processor executing program instructions that are digitally encoded in at least one storage device.

30 Claims, 3 Drawing Sheets

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(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,267,315 B1**
(45) **Date of Patent:** ***Sep. 18, 2012**

(54) **EXCHANGE OF NON-NEGOTIABLE CREDITS FOR ENTITY INDEPENDENT FUNDS**

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **13/479,417**

(22) Filed: **May 24, 2012**

Related U.S. Application Data

(63) Continuation of application No. 11/420,255, filed on May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/375; 235/379; 235/487**

(58) **Field of Classification Search** **235/380, 235/375, 379, 487, 486, 382**

See application file for complete search history.

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Primary Examiner — Edwyn Labaze

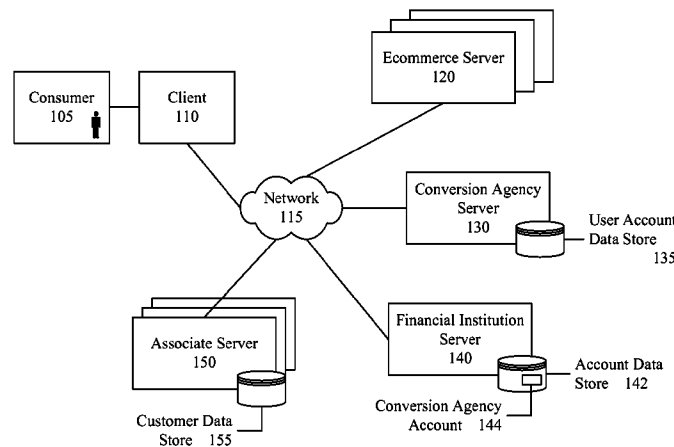
(74) *Attorney, Agent, or Firm* — Sean I. McGhie; Brian K. Buchheit

(57) **ABSTRACT**

In one embodiment, credits earned by an end-user from previous interactions between the end-user and an entity can be stored. The storing of credits can alter one or more records of a credit account. The credit account is owned or controlled by the entity. A quantity of the credits of the credit account is identified. This quantity is applied to a purchase in accordance with a credit to funds ratio. Applying the quantity of the credits reduces a number of credits in the credit account as indicated by the records. Funds are transferred to a funds account based on the quantity of stored credits applied to the purchase and the credit to funds ratio. The fund account is not owned or controlled by the entity.

60 Claims, 3 Drawing Sheets

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(12) **United States Patent**
McGhie et al.

(10) **Patent No.:** **US 8,297,502 B1**
(45) **Date of Patent:** ***Oct. 30, 2012**

(54) **USER INTERFACE FOR THE EXCHANGE OF
NON-NEGOTIABLE CREDITS FOR ENTITY
INDEPENDENT FUNDS**

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(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 0 days.

This patent is subject to a terminal dis-
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16, 2012.

(21) Appl. No.: **13/532,342**

(22) Filed: **Jun. 25, 2012**

Related U.S. Application Data

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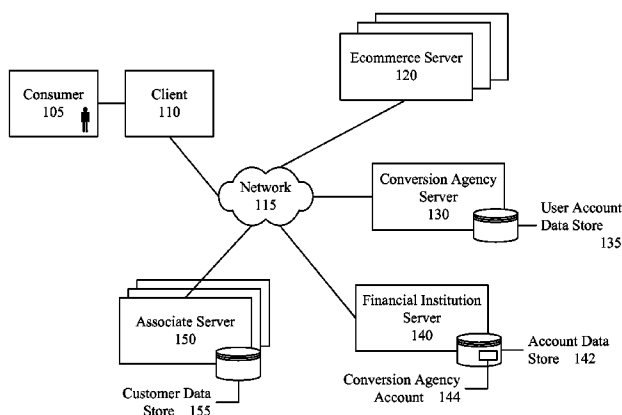
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(57) **ABSTRACT**

In one embodiment, a graphical user interface includes a conversion option to convert at least a subset of non-negotiable credits earned from one into entity independent funds in accordance with a conversion ratio. The entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner. In absence of converting the non-negotiable credits into entity independent funds, the commerce partner does not accept the non-negotiable credits as payment for goods or services. Responsive to a received selection of the conversion option, the computer presents within the graphical user interface a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner. The quantity of available entity independent funds results from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

30 Claims, 3 Drawing Sheets

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(12) **United States Patent**
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(54) **EXCHANGE OF NON-NEGOTIABLE CREDITS OF AN ENTITY'S REWARDS PROGRAM FOR ENTITY INDEPENDENT FUNDS**

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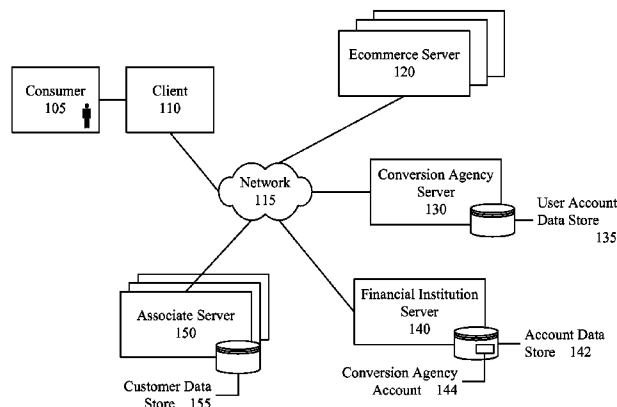
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(57) **ABSTRACT**

In one embodiment, a rewards program for credit cards (e.g., payment artifacts) can be established. Non-negotiable credits are accrued in response to one of the payment artifacts being used for purchases of goods or services with vendors. Restrictions on use prevent the non-negotiable credits from being directly applied for a purchase of at least one goods or services of a commerce partner, which is an independent entity from the entity. A quantity of the non-negotiable credits are subtracted in response to the purchase of the goods or services that cost a quantity of entity independent funds, which result from a conversion of the subtracted quantity of non-negotiable credits into the entity independent funds in accordance with a credit to fund conversion ratio. The entity provides compensation for the subtracted quantity of the non-negotiable credits. The commerce partner receives at least a portion of the compensation.

46 Claims, 3 Drawing Sheets

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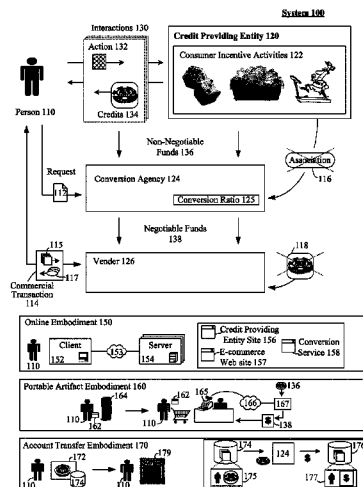
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(57)

ABSTRACT

In one embodiment, non-negotiable credits from a user interaction with a credit providing entity can be identified. The credits can be associated with an entity with which a user has previously interacted. The previous interactions can earn the credits, which are non-negotiable credits. The credit providing entity can present the user with indicia indicating credit redemption opportunities. Responsive to a user request, a conversion agency can convert a quantity of the non-negotiable credits to a quantity of negotiable funds, wherein the conversion agency is not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds, wherein the quantity of negotiable funds are able to be applied to user specified purchases, wherein at least a portion of the user specified purchases involve at least one vender that does not honor the non-negotiable credits.

50 Claims, 7 Drawing Sheets



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(12) **United States Patent**
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(54) **SELF-SERVICE STATIONS FOR UTILIZING
NON-NEGOTIABLE CREDITS EARNED
FROM A GAME OF CHANCE**

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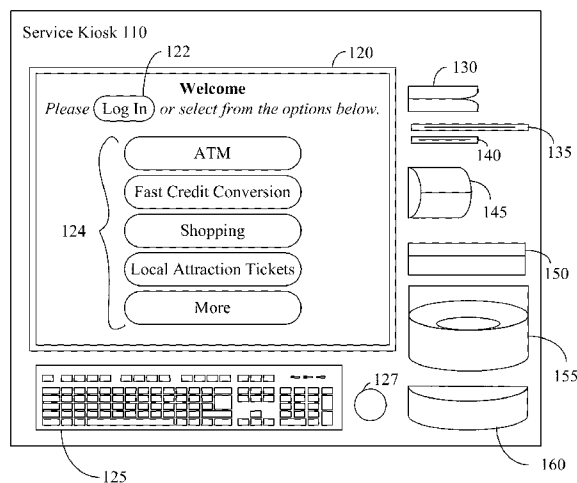
(74) *Attorney, Agent, or Firm* — Brian K. Buchheit; Scott M. Garrett; Patents on Demand, P.A.

(57) **ABSTRACT**

Entertainment credits from a game of chance can be identified. The entertainment credits can be associated with an entity with which a user has previously interacted. The previous interactions can earning the entertainment credits, which are non-negotiable credits. Responsive to a user request, a conversion agency can convert a quantity of the entertainment credits to a quantity of negotiable funds, wherein the conversion agency is not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds within a vendor kiosk physically proximate and distinctly independent of the entity, wherein the quantity of negotiable funds are able to be applied to user specified purchases within the kiosk, wherein the vendor does not honor the non-negotiable credits.

20 Claims, 6 Drawing Sheets

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(12) **United States Patent**
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(54) **GRAPHICAL USER INTERFACE FOR THE
CONVERSION OF LOYALTY POINTS VIA A
LOYALTY POINT WEBSITE**

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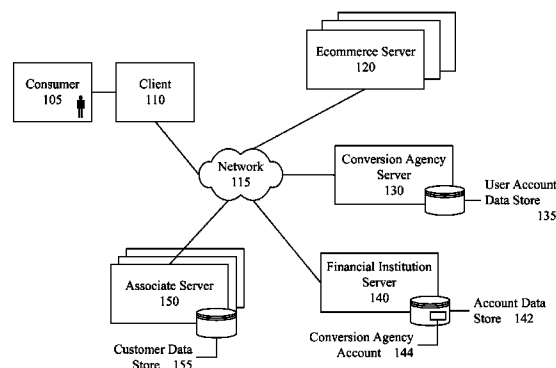
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(57) **ABSTRACT**

In one embodiment, a graphical user interface includes a
conversion option to convert at least a subset of non-nego-
tiable credits earned from one into entity independent funds
in accordance with a conversion ratio. The entity independent
funds are accepted by a commerce partner as at least partial
payment for goods or services provided by the commerce
partner. In absence of converting the non-negotiable credits
into entity independent funds, the commerce partner does not
accept the non-negotiable credits as payment for goods or
services. Responsive to a received selection of the conversion
option, the computer presents within the graphical user inter-
face a quantity of available entity independent funds for use as
payment for the goods or services provided by the commerce
partner. The quantity of available entity independent funds
results from converting the subset of non-negotiable credits
into the quantity of available entity independent funds in
accordance with the conversion ratio.

20 Claims, 3 Drawing Sheets

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(12) **United States Patent**
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(54) **CONVERSION OPERATIONS OF
NON-NEGOTIABLE CREDITS TO FUNDS
BETWEEN AN ENTITY AND A COMMERCE
PARTNER**

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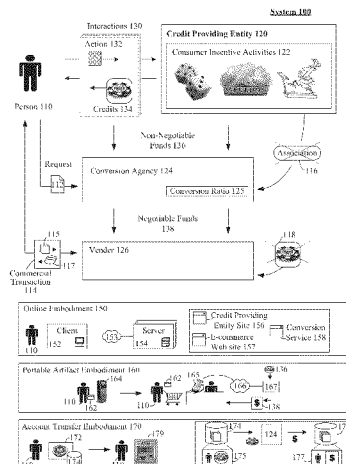
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(57) **ABSTRACT**

An entity and a commerce partner agree to permit transfers or conversions of non-negotiable credits to entity independent funds in accordance with a fixed credits-to-funds ratio. An account for non-negotiable credits of a loyalty program member is established. A set of two or more interactions earning additional non-negotiable credits for the loyalty program member in accordance with terms of the loyalty program is detected, resulting in the additional non-negotiable credits being added to the account. Responsive to an indication of a conversion operation occurrence, a quantity of the non-negotiable credits is subtracted from the account. The subtracted quantity of non-negotiable credits is at least a quantity of non-negotiable credits that were converted or transferred to a new quantity of entity independent funds using the fixed credits-to-funds ratio.

20 Claims, 7 Drawing Sheets



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(12) **United States Patent**
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(54) **GRAPHICAL USER INTERFACE FOR THE
CONVERSION OF LOYALTY POINTS FOR
SERVICES**

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This patent is subject to a terminal dis-
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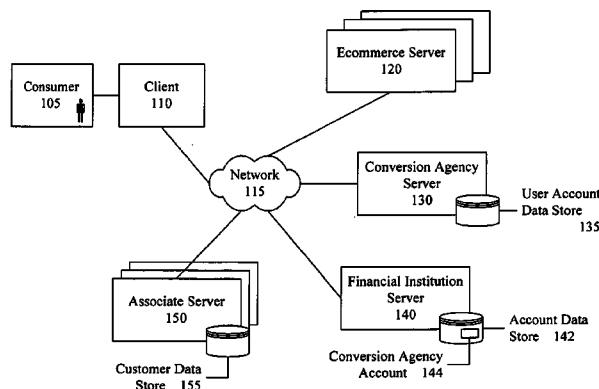
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(57) **ABSTRACT**

In one embodiment, a graphical user interface includes a conversion option to convert at least a subset of non-negotiable credits earned from one into entity independent funds in accordance with a conversion ratio. The entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner. In absence of converting the non-negotiable credits into entity independent funds, the commerce partner does not accept the non-negotiable credits as payment for goods or services. Responsive to a received selection of the conversion option, the computer presents within the graphical user interface a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner. The quantity of available entity independent funds results from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

38 Claims, 3 Drawing Sheets

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(12) **United States Patent**
Buchheit et al.

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(45) **Date of Patent:** ***Sep. 24, 2013**

(54) **CONVERSION OPERATIONS FOR LOYALTY
POINTS OF DIFFERENT PROGRAMS
REDEEMABLE FOR SERVICES**

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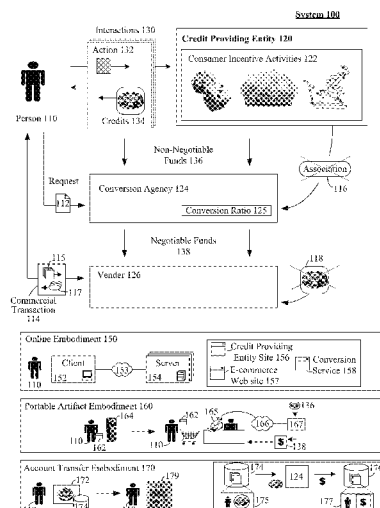
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Brian K. Buchheit; Scott M. Garrett

(57) **ABSTRACT**

An entity and a commerce partner agree to permit transfers or conversions of non-negotiable credits to entity independent funds in accordance with a fixed credits-to-funds ratio. An account for non-negotiable credits of a loyalty program member is established. A set of two or more interactions earning additional non-negotiable credits for the loyalty program member in accordance with terms of the loyalty program is detected, resulting in the additional non-negotiable credits being added to the account. Responsive to an indication of a conversion operation occurrence, a quantity of the non-negotiable credits is subtracted from the account. The subtracted quantity of non-negotiable credits is at least a quantity of non-negotiable credits that were converted or transferred to a new quantity of entity independent funds using the fixed credits-to-funds ratio.

20 Claims, 7 Drawing Sheets



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(12) **United States Patent**
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(45) **Date of Patent:** ***Mar. 11, 2014**

(54) **REWARDS PROGRAM WITH PAYMENT ARTIFACT PERMITTING CONVERSION/TRANSFER OF NON-NEGOTIABLE CREDITS TO ENTITY INDEPENDENT FUNDS**

(58) **Field of Classification Search**
USPC 235/380, 375, 379, 487, 486, 382;
705/14, 39
See application file for complete search history.

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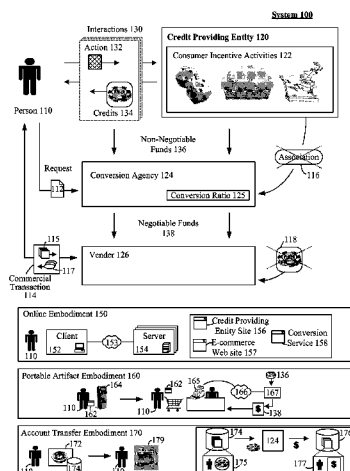
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(57) **ABSTRACT**

An entity establishes a non-negotiable credit account for a member of the loyalty program. The member of the loyalty program is provided with a payment artifact. Non-negotiable credits are added to the account in response to the payment artifact being used for purchases of goods or services. Quantities of the non-negotiable credits are redeemable for member selected goods or services per terms-of-use of the loyalty program. A subset of the non-negotiable credits are convertible to entity independent funds of a different loyalty program of a commerce partner. The entity independent funds are redeemable for commerce partner goods or commerce partner services of the different loyalty program.

60 Claims, 15 Drawing Sheets



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